

**REMARKS**

In response to the restriction requirement dated July 10, 2006, the Applicants elect Claims 1-20, 27-30 and 35-36 with traverse for continuing examination.

The Examiner has asserted that Claims 21-26 and 31-34 are distinct subcombinations that have separate utility as credit application [sic] and a computer for processing time. It is respectfully submitted that both are so intertwined and dependent on the methods claimed in claims 1 and 30, respectively, that they do not have separate utility. Both alleged subcombinations are part and parcel of the remote on the spot credit processing method claimed in claims 1 and 30 and thus, no additional searching would be required.

The specification, claims and abstract have been amended to correct typographical errors. The Examiner is urged to call the undersigned if a telephone call will expedite the examination of the application.

Respectfully submitted,

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By: 

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